

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Paul Vincent Dominick
Barbara Jean Dominick
Debtors

Case No. 13-02346-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 3180W

Page 1 of 2
Total Noticed: 39

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db/jdb +Paul Vincent Dominick, Barbara Jean Dominick, 100 Sarkuni Avenue,
Harrisburg, PA 17110-9553
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates,
51 E. Bethpage Road, Plainview, NY 11803-4224
4311041 +ALLIED INTERSTATE INC, 7525 W CAMPUS ROAD, NEW ALBANY, OH 43054-1121
4311044 +BMW BK NA, 2735 E PARLEYS WAY, SALT LAKE CITY, UT 84109-1666
4338522 +BMW Bank of North America, PO Box 23356, Pittsburgh, PA 15222-6356
4333537 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933
4311051 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4633091 Federal National Mortgage Association, (Fannie Mae), creditor c/o Seterus, Inc.,
PO Box 1047, Hartford, CT 06143-1047
4311055 +HIBU, INC fka YELLOWBOOK, INC, 2201 RENAISSANCE BLVD, KING OF PRUSSIA, PA 19406-2707
4350229 +Hibu Inc f/k/a Yellowbook Inc f/k/a Yellow Book Sa, c/o RMS Bankruptcy Recovery Services,
P.O. Box 5126, Timonium, MD 21094-5126
4311058 +MCNELIS GUTTER CLEANING, 217 BRIGGS STREET, HARRISBURG, PA 17102-3217
4311059 +METRO BANK CORPORATE OFFICE, 3801 PAXTON STREET, PO BOX 4999, HARRISBURG, PA 17111-0999
4311060 +SST/SYNOVUS, 4315 PICKETT RD, SAINT JOSEPH, MO 64503-1600
4311062 THD/CBNA/BANKRUPTCY, C/O THD, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4311063 +THE PAXTON HERALD, PO BOX 6310, 101 LINCOLN STREET, HARRISBURG, PA 17112-2599
4311066 +YELLOW-PAGE-USA.COM, OPEN BUSINESS DIRECTORY LTD, 225 FRANKLIN STREET, 26TH FL,
BOSTON, MA 02110-2853

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: AISACG.COM May 11 2018 22:58:00 BMW Bank of North America, Inc,
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4311042 +EDI: AMEREXPR.COM May 11 2018 22:58:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871
4363248 EDI: BECKLEE.COM May 11 2018 22:58:00 American Express Bank FSB, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4364271 EDI: BECKLEE.COM May 11 2018 22:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4311043 EDI: BANKAMER.COM May 11 2018 22:58:00 BANK OF AMERICA HOME LOANS, CUSTOMER SERVICE,
PO BOX 5170, SIMI VALLEY, CA 93062-5170
4311045 +EDI: BMW.COM May 11 2018 22:58:00 BMW FINANCIAL SERVICE, BANKRUPTCY/REPLEVIN DEPARTMENT,
5550 BRITTON PARKWAY, HILLIARD, OH 43026-7456
4333213 EDI: BMW.COM May 11 2018 22:58:00 BMW Financial Services NA, LLC, P.O. Box 3608,
Dublin, OH 43016
4315874 +EDI: AISACG.COM May 11 2018 22:58:00 BMW Financial Services NA, LLC,
c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
4311046 EDI: CAPITALONE.COM May 11 2018 22:58:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4311047 +EDI: WFNBN.COM May 11 2018 22:58:00 CB/PIER1, PO BOX 182789, COLUMBUS, OH 43218-2789
4378020 +E-mail/Text: bncmail@w-legal.com May 11 2018 19:01:21 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4311048 +E-mail/Text: dehartstaff@pamd13trustee.com May 11 2018 19:01:27 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4311049 +EDI: CHASE.COM May 11 2018 22:58:00 CHASE, 800 BROOKSEDGE BLVD,
WESTERVILLE, OH 43081-2822
4311050 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us May 11 2018 19:01:40 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4344401 EDI: CAPITALONE.COM May 11 2018 22:58:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4311052 +EDI: TSYS2.COM May 11 2018 22:58:00 DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218
4311053 EDI: RMSC.COM May 11 2018 22:58:00 GECRB/LOWESD, PO BOX 965005, ORLANDO, FL 32896-5005
4311054 +EDI: RMSC.COM May 11 2018 22:58:00 GECRB/TJX, C/O SYNCB/TJX, P O BOX 965005,
ORLANDO, FL 32896-5005
4311056 EDI: IRS.COM May 11 2018 22:58:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4311057 E-mail/Text: camanagement@mtb.com May 11 2018 19:01:08 M&T BANK, 1100 WEHRLE DRIVE,
WILLIAMSVILLE, NY 14221
4371110 EDI: PRA.COM May 11 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4311061 +E-mail/Text: bankruptcy@bbandt.com May 11 2018 19:01:05 SUSQUEHANNA BANK (MAIN OFFICE),
C/O BB&T, 200 W SECOND STREET, WINSTON SALEM, NC 27101-4019
4311064 +E-mail/Text: bankruptcydepartment@tsico.com May 11 2018 19:01:33 TRANSWORLD SYSTEMS INC,
507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308

TOTAL: 23

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

cr* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
(address filed with court: M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221)

4315876* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

4561618* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

4561619* +BMW Financial Services NA, LLC, c/o Ascension Capital Group, P.O. Box 201347,
Arlington, TX 76006-1347

4633092* Federal National Mortgage Association, (Fannie Mae), creditor c/o Seterus, Inc.,
PO Box 1047, Hartford, CT 06143-1047

4311065 ##+TRUGREEN 5840, 5350 JAYCEE AVE, HARRISBURG, PA 17112-4904

TOTALS: 0, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 13, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Andrew Goldberg on behalf of Creditor Federal National Mortgage Association
Bkmail@rosicki.com

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com

Dorothy L Mott on behalf of Debtor 2 Barbara Jean Dominick DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com

Dorothy L Mott on behalf of Debtor 1 Paul Vincent Dominick DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com

Heather Stacey Riloff on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com

Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A. jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com

Joshua I Goldman on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

Kara Katherine Gendron on behalf of Debtor 2 Barbara Jean Dominick karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com

Kara Katherine Gendron on behalf of Debtor 1 Paul Vincent Dominick karagendronecf@gmail.com,
doriemott@aol.com;mottgendronlaw@gmail.com;bethsnyderecf@gmail.com

Lisa Beth Singer on behalf of Creditor Federal National Mortgage Association
bkmail@rosicki.com

Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

Information to identify the case:

Debtor 1 **Paul Vincent Dominick**
First Name Middle Name Last Name
Debtor 2 **Barbara Jean Dominick**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-02346-RNO**

Social Security number or ITIN **xxx-xx-6896**
EIN --
Social Security number or ITIN **xxx-xx-7741**
EIN --

Order of Discharge

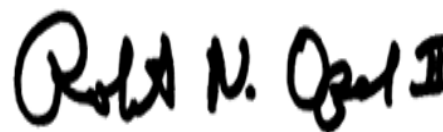
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul Vincent Dominick

Barbara Jean Dominick
fdbd Dominick's Antiques

By the
court:

May 11, 2018

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.